

rolling average value and time lagged data like the time lagged value of each numeric item variable--.

On pages 41 line 24, please change "time since last occurrence, cumulative time since first occurrence, average frequency of occurrence and the rolling average frequency of occurrence" to --summary data like time since last occurrence and cumulative time since first occurrence; and trends like average frequency of occurrence and the rolling average frequency of occurrence--.

On page 41, line 27, please change "numeric, date fields and text fields" to --item variables--.

IN THE CLAIMS

The Applicant respectfully requests the Examiner to enter the following amendments. Cancel claims 1-30, add claims 31 – 60

31. A computer-implemented method for estimating the impact of specified changes in the value drivers of an enterprise on a component of value of said enterprise, comprising:

obtaining data related to the value of the business enterprise including a revenue component, an expense component and a capital component and the specified changes in value drivers;

identifying the causal enterprise value drivers;

determining, for each one of the causal value drivers, a percentage of each component of value attributable to the causal value driver;

defining a probabilistic financial simulation model for a component of value; and

simulating the impact of specified changes in value drivers on the component of value.